pound I, and

wherein, at the end of step a) any excess of unreacted compound III is reacted with an oxidizing agent and, in step b) an additional amount of the compound I is added to the precondensation product,

- wherein compound I is chosen from the group comprising amino-s-triazines, melamine, urea, thiourea, guanidine, dicy-anodiamines, aminocarboxylic acids, aminodicarboxylic acids, aminosulphonic acids and carpolactams,
  - wherein aldehyde II is chosen from the group comprising formaldehyde, acetaldehyde, butyraldehyde, furfuraldehyde and benzaldehyde,
  - wherein the sulphonating agent III is chosen from the group comprising alkali-metal and alkaline-earth-metal sulphite and alkali-metal and alkaline-earth-metal sulphamate, and
  - wherein the co-reacting agent (IV) is chosen from the group comprising naphtalenesulphonic acid, mono- and dibenzoic acid, toluene-, xylene- and cumenesulphonic acids (including o-, p- and m-derivatives), fatty acid amine oxides, betaine, quaternary ammonium compounds, ether carboxylic acids, aminosulphonic acids, amino acids, aminocarboxylic acids, aminodicarboxylic acids, hydroxycarboxylic acids, hydroxycarboxylic acid lactones, polyhydroxycarboxylic acid lactones, sulphamic acids, a boron-containing polyhydroxycarboxylic acid or a water-soluble alkali-metal salt or alkaline-earth-metal salt of such an acid which, as such, has the formula

 $O = C - (R_1)_n - C - I_1$  OH OH

in which R₁ is

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and n = 3 - 8, preferably 4 - 6, a compound having the general formula

Ar O -  $[R_1]_n$  -  $R_2$ ,

where Ar is an optionally substituted benzene radical or naphtalene radical,  $R_1$  is an oxyethylene group, — $CH_2CH_2O$ —, or an oxypropylene group,

CH₃ | --CH₂--CH--O--,

an oxyethylene chain or an oxypropylene chain containing not more than 15 oxyethylene groups or oxypropylene groups, or a combination of oxyethylene groups and oxypropylene groups in a chain, the sum of said groups being not more than 15; the mean value  $\eta$  for n is 1 - 15 and  $R_2$  is hydrogen or a phosphate group having the formula